Case 16-04154 Doc 1 Fill in this information to identify your case:		Entered 02/10/16 18:15:59 age 1 of 84	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Ann First name	First name
your government-issued picture identification (for example, your driver's	M Middle name Green	Middle name
license or passport  Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification	XXX - XX- 6170  OR  9 xx - xx-	xxx - xx OR 9 xx - xx
number (ITIN)		

м Дос 1 Filed 02¢160/16 Entered @241-0/16 /168415:59 Desc Main Debtor 1 Ann Page 2 of 84 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 6815 S Peoria St, Apt 1 Number Street Number Street Illinois Chicago 60621 State City Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 16-04154 MDoc 1 Filed 0261-0/16 Entered 02/10/16 Asia5:59 Desc Main Document Document Page 3 of 84 Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate?

11. Do you rent your residence?

✓ No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Case 16-04154 MDoc 1 Filed 026160/16 Entered 02/410/116 /118:415:59 Desc Main Page 4 of 84 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling

#### 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the

I am not required to receive a briefing about credit counseling because of:

and is limited to a maximum of 15 days.

case may be dismissed.

payment plan you developed, if any. If you do not do so, your

Any extension of the 30-day deadline is granted only for cause

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I am not required to receive a briefing about credit counseling because of:

and is limited to a maximum of 15 days.

case may be dismissed.

Incapacity. I have a mental illness or a mental

payment plan you developed, if any. If you do not do so, your

Any extension of the 30-day deadline is granted only for cause

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 84 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 25,001-50,000 1-49 18. How many creditors 5,001-10,000 50,001-100,000 **✓** 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Ann Green Signature of Debtor 2 Signature of Debtor 1 Executed on <u>2/11/2016</u> Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Ann Case 16-04154 MDoc 1 Filed 026160/16 Entered 02/41-0/1166/1186/115:59 Desc Main
First Name Middle Name Docum? Page 7 of 84

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael Spangler 6310219			Date	2/11/2016
Signature of Attorney for Debtor				MM / DD / YYYY
Michael Spangler 6310219				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City		State		Zip Code
Contact phone				Email address
Bar number				State

<u>Doc 1 Filed 02/10/16 Entered 02/1</u>0/16 18:15:59 Desc Main Fill in this information to identify your case: Debtor 1 Ann Green First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$6,065.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$6,065.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F......

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F......

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

Your liabilities Amount you owe

Your total liabilities

\$6,065.00

\$1,400.00

\$44,454.00

\$51,919.00

\$1,557.81

\$1,207.00

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Case 16-04154 MDoc 1 Filed 0241-0/16 Entered 02/10/16 /18/15:59 Desc Main Debtor 1 Page 9 of 84 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$0.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$1,400.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

\$2,307.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9g. Total. Add lines 9a through 9f.

		Case 16-04154		Filed 02/10/16	Entered 02/1	0/16 18:15:59	Desc Main
Fill in this	informa	ation to identify your case	:		J		
Debtor 1		Ann	M	Green			
Debtor 2		First Name	Middle	e Name Last N	ame		
	if filing)	First Name	Middle	e Name Last N	ame		
United St	ates Ba	nkruptcy Court for the:	Northern	District of Illi	inois State)		
Case nun (If known)	nber			(0			_
Officia	al Fo	orm 106A/B					Check if this is an amended filing
Sche	dule	A/B: Prope	rty				12/1
category v responsib write your Part 1:	where yole for so name of Descr	rou think it fits best. Be supplying correct inform and case number (if kno ribe Each Residend	as complete an mation. If more own). Answer ev ce, Building,	Land, or Other Real	f two married people a a separate sheet to th Estate You Own	are filing together, both is form. On the top of a or Have an Interes	n are equally any additional pages,
1. Do you		or have any legal or equ o to Part 2	ıitable interest i	n any residence, building	, land, or similar prop	erty?	
		Where is the property?					
1.1		address, if available, or o	other description	What is the property?  Single-family home Duplex or multi-unit Condominium or co Manufactured or mo	building operative	the amount of ar	
	Numb	er Street State	Zip Code	Land Investment property Timeshare Other		interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
				-	r 2 only ebtors and another u wish to add about tl	Check if th (see instru	nis is community property actions)
lf vou	own or l	nave more than one, list h	oro:	property identification	n number:		
1.2		address, if available, or o		What is the property?  Single-family home Duplex or multi-unit Condominium or co	building operative	the amount of ar	
				Manufactured or mo	obile home		
	Numb	er Street State	Zip Code	<ul><li>Land</li><li>Investment property</li><li>Timeshare</li></ul>		interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	Oity	Siene	Lip Gode	Who has an interest i Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d Other information you property identification	r 2 only ebtors and another Juish to add about tl		is is community property

Debtor 1	Ann Case 16-041		Filed 02/16 Entered 02/10/16	#1.8 i 1.5 De	esc Main
1.3	eet address, if available, or oth		Docume Page 11 of 84  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property.  Current value of the portion you own?
Nun	nber Street  State	Zip Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
		[] [] [] 0	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, stroperty identification number:	(see instruction	community property s)
you ha	ve attached for Part 1. Write	ion you own for all e that number here.	of your entries from Part 1, including any entries fo		_
Do you ov you own th 3. Cars, va	at someone else drives. If you ins, trucks, tractors, sport utilit	quitable interest in lease a vehicle, also	any vehicles, whether they are registered or not? Increport it on Schedule G: Executory Contracts and Unexpes		
	Make  Model: Year: Approximate mileage: Other information: 2002 Mercury Mountaineer	Mercury Mountaineer  2002 160000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put sured claims on Schedule D: Claims Secured by Property.  e Current value of the portion you own? \$4225.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.  E Current value of the portion you own?

3.3	Ann Case 16-04154 MDoc 1	Filed 02440/16 Entered 02440/14	0 (ilkow) 5. <u>59 Des</u>	<u>c Main</u>	
3.3	First Name Middle Name	Document Page 12 of 84			
	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	•	ed claims on Schedule D:	
	Year:	Debtor 1 only	Creditors vvno Have Cla	aims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another		-	
		Check if this is community property (see			
3.4		instructions)			
	Make	Who has an interest in the property? Check	Do not deduct secured c	laims or exemptions. Put	
	Model:	one.	the amount of any secure	ed claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.1	Make Model:	Who has an interest in the property? Check one.		laims or exemptions. Put	
	Year:	Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property		
	Approximate mileage:	Debitor 1 orliy	Cicators Willo Have Old		
	Approximate mileage.				
		Debtor 2 only	Current value of the	nims Secured by Property.  Current value of the	
	Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	aims Secured by Property.	
	Other information:			aims Secured by Property.  Current value of the	
	Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see		aims Secured by Property.  Current value of the	
42		Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)	entire property?	aims Secured by Property.  Current value of the portion you own?	
4.2	Make	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check	entire property?  Do not deduct secured c	current value of the portion you own?	
4.2		Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure	nims Secured by Property.  Current value of the portion you own?	
4.2	Make Model:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.	
4.2	Make Model: Year: Approximate mileage:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the	
4.2	Make Model: Year:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.	
4.2	Make Model: Year: Approximate mileage:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the	
4.2	Make Model: Year: Approximate mileage:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the	
5. Add	Make Model: Year: Approximate mileage: Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the	

Filed 0241-0/16 Entered 02/10/16 /18/15:59 Desc Main Case 16-04154 MDoc 1 Debtor 1 Page 13 of 84 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No

# Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here .....

Debtor 1 Ann Case 16-04154 MDoc 1 Filed 026160/16 Entered 02/40/16 (1.8):45:59 Desc Main

Document Page 14 of 84 **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Prepaid with Netspend \$40.00 17.2. Checking account: PNC Prepaid \$0.00 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

% of ownership:

an LLC, partnership, and joint venture

Yes. Give specific information about

Name of entity

**✓** No

them

Deb			IIEO UZGLENTO ENTEREO UZGLIUMLO (ILBOVIL) 5:59	Desc Main
	First Name	Middle Name	Document Page 15 of 84	
20.	Negotiable instruments in Non-negotiable instrume  No	nclude personal checks, cashiers	iable and non-negotiable instruments s' checks, promissory notes, and money orders. er to someone by signing or delivering them.	
	Yes. Give specific information about them	Issuer name:		
21.			o), thrift savings accounts, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:	
	account separately.	401(k) or similar plan:		
		Pension plan:		
		IRA:		
		Retirement account:		
		Keogh:		
		Additional account:		
		Additional account:		
22.	Your share of all unused	deposits you have made so that y	rou may continue service or use from a company lic utilities (electric, gas, water), telecommunications	
	✓ Yes		Institution name:	\$800.00
		Electric:	Security Deposit with Landlord	
		Gas:		
		Heating oil:		
		Security deposit on rental unit:		
		Prepaid rent:		
		Telephone:		
		Water:		
		Rented furniture:		
		Other:		
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for a number of years)	
	Yes	Issuer name and description:		

Debt	tor 1	Ann First Na		se 1	<u>6-04154</u>	MDoc 1 Middle Name		02 <u>\$1</u> -0/16 umetnt			6/48/45: <u>59</u>	Desc Main
24.					<b>tion IRA, in</b> , 529A(b), an		a qualified	ABLE progra	m, or under	a qualified sta	te tuition program.	
		No Yes		nstitutio	on name and	description. Sep	arately file	the records of a	ny interests.1	1 U.S.C. § 521(	(c):	
25.		rcisak No	-	your k		sts in property	(other tha	an anything lis	ted in line 1)	, and rights or	powers	
26.	Exa	amples. No		et dom		trade secrets, vebsites, procee				nts		
27.		amples. No		ing per		<b>jeneral intangil</b> ve licenses, coo		ssociation holdin	gs, liquor lice	nses, professio	nal licenses	
Моі	ney	or pr	oper	ty ow	ed to you	1?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	<b>✓</b>	No Yes. G	Give sp about t vou alr	hem, in eady fil	ou  Information Including wheth Including whet						Federal: State: Local:	
29.	Exar				ımp sum alim	ony, spousal sup	pport, child	support, mainte	nance, divorc	e settlement, pro	operty settlement	
			Give sp	ecific ir	nformation						Alimony:  Maintenance:  Support:  Divorce settlement  Property settlemen	
30.	Exar		Unpai Socia	d wage I Securi		<b>u</b> Isurance payme Inpaid loans you			pay, vacation	pay, workers' co	mpensation,	

Deb	tor 1	Ann Case 1 First Name	6-04154	MDoc 1 Middle Name	Filed 026169/16 Document	Entered @2/40/6 Page 17 of 84	<b>16</b> /148 i 15: <u>59</u> D	esc Main
31.		rests in insurance mples: Health, disab	•	ırance; health		credit, homeowner's, or rente	r's insurance	
		No Yes. Name the insu of each policy and I		/	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		y of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.					u have filed a lawsuit or ince claims, or rights to sue	made a demand for payme	nt	
		No Yes. Describe						-
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including c	ounterclaims of the debtor	and rights	
	H	No Yes. Describe						
35.	_	financial assets you	ou did not alre	eady list				
		Yes. Describe						
36.			-			ries for pages you have att		\$840.00
Part	5:	Describe Any l	Business-R	elated Pro	operty You Own or I	lave an Interest In. Li	st any real estate i	n Part 1.
37.	Do y	ou own or have a	ny legal or eq	uitable intere	est in any business-relat	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable o	r commission	s you alread	ly earned			
	=	No Yes. Describe						
39.		ce equipment, fur mples: Business-rel			nodems, printers, copiers, t	ax machines, rugs, telephone	es, desks, chairs, electron	ic devices
		No Yes. Describe						
	_							

	First Name	6-04154 MDoc 1 Middle Name	Filed 0261-0/16 Document	Page 18 of 84	6@18415: <u>59</u> D	esc Main
40.	Machinery, fixtures, eq	uipment, supplies you us	e in business, and tools o	f your trade		
	<b>✓</b> No					
	Yes. Describe					
41.	Inventory					
	<b>✓</b> No					
	Yes. Describe					
42.	Interests in partnershi	ips or joint ventures				
	✓ No					
	Yes. Give specific	1	Name of entity:		% of ownership:	
	information about	<u>.</u>				
	them					
		-				_
43. <b>C</b>	Customer lists, mailing	lists, or other compilation	ns			
	✓ No	,				
		clude personally identifiable	information (as defined in 11	U.S.C. & 101(41A))?		
		orace personally racrimisable		0.0.0.3 .0.(,).		
	∐ No	[				
	Yes. Descr	ibe				
44.	Any business-related p	property you did not alread	ly list			
	<b>✓</b> No					
	Yes. Give specific	-				<del></del>
	information	-				
		<u>-</u>				
		-				<del>_</del>
		-				
		-				
		II of your entries from Part · here				
Part	6: Describe Any F If you own or have an	Farm- and Commercian interest in farmland, list it in	al Fishing-Related Pro	operty You Own or H	ave an Interest In	
46.	Do you own or have a	ny legal or equitable intere	est in any farm- or comme	rcial fishing-related prope	erty?	
	No. Go to Part 7.	- ·	-			Current value of the
	Yes. Go to line 47.					portion you own?  Do not deduct secured
						claims
						or exemptions
47.	Farm animals Examples: Livestock, por	ultry farm-raised fish				
		and y, railing railood fioli				
	✓ No					
	Yes. Describe					

Deb	tor 1 Ann Case 16-04154 First Name	MDoc 1 Middle Name		Entered 02/4/0/16 /148:415:59 Page 19 of 84	Desc Main	
48.	Crops-either growing or harvested		Document	rage 19 01 04		
	<b>✓</b> No					
	Yes. Describe					
49.	Farm and fishing equipment, imple	ments, machi	nery, fixtures, and tools	of trade		
	<b>✓</b> No					
	Yes. Describe				<u> </u>	
50.	Farm and fishing supplies, chemic	als, and feed				
	✓ No					
	Yes. Describe					
51.	Any farm- and commercial fishing-	elated propert	y you did not already lis	st		
	Examples: Livestock, poultry, farm-raise					
	<b>✓</b> No					
	Yes. Describe					—
52. A	dd the dollar value of all of your entr	ies from Part 6	5. including any entries	for pages you have attached		
	art 6. Write that number here					-
Port	7: Describe All Property You	Own or Ha	vo an Interest in Th	ast You Did Not List Above		
53.	Do you have other property of any l			lat fou blu Not List Above		
	Examples: Season tickets, country club		•			
	✓ No					_
	Yes. Give specific information					
						-
54. A	dd the dollar value of all of your entr	ies from Part 7	. Write that number her	e	▶	_
Dort	O List the Totals of Each Ba	urt of this Ea	A.F.M.			
Part	8: List the Totals of Each Pa	irt or this FC	or in			
55. <b>F</b>	Part 1: Total real estate, line 2			<b>&gt;</b>		
56. <b>p</b>	part 2 total vehicles, line 5		\$4225.00			
57. <b>P</b>	art 3: Total personal and household	items, line 15	\$1000.00			
58. <b>P</b>	art 4: Total financial assets, line 36		\$840.00			
59. <b>F</b>	Part 5: Total business-related proper	ty, line 45				
60. <b>F</b>	Part 6: Total farm- and fishing-relate	d property, line	. 52			
61. <b>F</b>	Part 7: Total other property not listed	I, line 54				
62. 1	Total personal property. Add lines 56 t	hrough 61	\$6065.00		+ \$6065.00	
				Copy personal property	total ▶	_
					\$6065.00	_
63. <b>T</b>	otal of all property on Schedule A/B.	. Add line 55 + li	ne 62			

		Case 16-04154	Doc 1 Filed 0	2/10/16 Fr	ntered 02/10/16 18:15:59	Desc Main
Fill i	n this inform	ation to identify your case:				
Deb	otor 1	Ann	М	Green		
		First Name	Middle Name	Last Name		
	otor 2					
(Spc	ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	nkruptcy Court for the:	Northern	District of Illinois	<u> </u>	
Coo	e number			(State)	)	
	nown)					
Of	ficial F	orm 106C				Check if this is a amended filing
Sc	hedule	C: The Prop	perty You Clai	m as Exer	npt	12/1
the to sever the	each item o state a s mpted up eive certa mption of perty is d  lie ldent Which set You ar	additional pages, write a of property you classific dollar amout to the amount of a in benefits, and tax 100% of fair markes etermined to exceed the property You of exemptions are you de claiming state and federal exemptions.	te your name and case aim as exempt, you r nt as exempt. Alterna ny applicable statuto -exempt retirement for t value under a law to d that amount, your e	e number (if known as the property of the prop	te amount of the exemption you claim the full fair market value exemptions—such as those for unlimited in dollar amount. However, and the limited to the applicable is filing with you.	ou claim. One way of doing so ue of the property being or health aids, rights to owever, if you claim an r amount and the value of the
		ription of the property a lle A/B that lists this pro			te exemption you claim Specie box for each exemption.	ecific laws that allow exemption
			Copy the value from Schedule A/B	n		
	Brief	2002 Mercury	<b>*</b>	_		735 ILCS 5/12-1001(c)
	description	Mountaineer	\$4,225.00			
	Line from Schedule A	/B: <u>03</u>			air market value, up to any e statutory limit	
	Brief					735 ILCS 5/12-1001(b)
	description	Prepaid with Netsp	end \$40.00	$\checkmark$	\$40.00	
	Line from Schedule A	/B: <u>17</u>			air market value, up to any e statutory limit	
3.	(Subject to	adjustment on 4/01/16 and	mption of more than \$155, every 3 years after that for concepted by the exemption w	ases filed on or after	· ,	

No Yes

Debtor 1 Ann Case 16-04154 MDoc 1 Filed 0261-0/16 Entered 02/41-0/416 (Asi:45:59 Desc Main Pirst Name Document Page 21 of 84

Par	Part 2: Additional Page								
	-	ion of the property and line VB that lists this property	Current value of the portion you own Copy the value from Schedule A/B		nount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Line from Schedule A/B:	PNC Prepaid	\$0.00	□	100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Line from Schedule A/B:	Security Deposit with Landlord	\$800.00	<b>✓</b>	\$800.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Line from Schedule A/B:	Used Furniture  06	\$500.00	□	100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Line from Schedule A/B:	Used Clothing	\$500.00	<b>✓</b>	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)			

		Case 16-04154	Doc 1	Filed 0	2/10/16	Entered 02/10	/16 18:15:59	Desc Main	
Filli	in this informa	ation to identify your case:				J			
Deb	otor 1	Ann First Name	M Midd	dle Name	Green Last N				
	otor 2 ouse, if filing)	First Name	Mida	lla Nama	Loot N				
(Opt	ouse, ii iiiiig)	FIRST Name	IVIIOC	dle Name	Last N	ame			
Unit	ted States Ba	nkruptcy Court for the: N	lorthern		_ District of Illi	inois State)			
	se number nown)				-			_	
Of	ficial F	orm 106D							eck if this is a ended filing
Sc	hedu	le D: Credito	rs Wh	no Hav	e Clain	ns Secured	by Prope	rty	12/1
iorn 1.	n. On the  Do any cre  No. Ch  Yes. Fi	ete and accurate as p mation. If more space top of any additional ditors have claims secured leck this box and submit this Il in all of the information belo	pages, volume to the community to the co	ed, copy the vrite your roperty?	ne Additiona name and c	al Page, fill it out, sase number (if kno	number the entri own).		
Par		II Secured Claims							
2.	claim. If mor	ured claims. If a creditor has te than one creditor has a pa the claims in alphabetical o	rticular clain	n, list the othe	r creditors in Pa	' '	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1			_ Dogoribo	the property	that secures	the eleim.	\$4,225.00	\$4,225.00	\$0.00
	Creditor's Na 2734 N CIC				triat secures	une ciaim.	1		
	Number	Street	43 Autom		the claim is:	Check all that apply.			
				ingent	, tric ciairii is.	Oncor all that apply.			
	CHICAGO	Illinois 60639	=	uidated					
	City	State ZIP Code	Dispu						
	Debtor	the debt? Check one.		f lien. Check	all that apply.				
	Debtor 2	•				mortgage or secured			
		1 and Debtor 2 only	car lo		made (such as	mortgage or secured			
	At least	one of the debtors and	Statu	tory lien (such	as tax lien, me	echanic's lien)			
	another		= ~	ment lien from					
		if this claim relates to a Inity debt	Other	(including a r	right to offset) _				
	Date debt w	vas incurred 3/1/2013	Last 4 di	gits of accou	int number	9301			
2.2	IRS 1 Creditor's Na	ma	_ Describe	the property	that secures	the claim:	\$1,840.00	\$500.00	\$1,340.00
	PO Box 734			niture   Value:			1		
	Number	Street			•	Check all that apply.	I		
	DL 11- 1-1-1-1	- D	Conti	ingent					
	Philadelphi City	a Pennsylvani <b>19101</b> State ZIP Code	– 🔲 Unliq	uidated					
	,	the debt? Check one.	Dispu	uted					
	<b>✓</b> Debtor	1 only	Nature o	f lien. Check	all that apply.				
	Debtor 2	•		• .	made (such as	mortgage or secured			
		1 and Debtor 2 only	car lo	,	as tax lien, me	echanic's lien)			
	another	one of the debtors and		ment lien from		onanio s non)			
		if this claim relates to a			right to offset)				
		ınity debt vas incurred	-	gits of accou	- · -				
		Add the dollar value of you	-			Write that number	\$6.065.00		

here:

Case 16-04154	Doc 1 File	d 02/10/16 En	tered 02/10/16	18:15:59 Desc	Main	
ation to identify your case:						
Ann First Name	M Middle Nowe	Green				
	Middle Name	Last Name				
First Name	Middle Name	Last Name				
nkruptcy Court for the:	Northern					
		(Citato)				
orm 106E/F			1	Che	ck if this is an	amended filing
le E/F: Cred	ditors Who	Have Unse	ecured Cla	ims		12/15
edule D: Creditors Who e left. Attach the Continu all of Your PRIORITY	Hold Claims Secured uation Page to this page Unsecured Clain	by Property. If more sp ge. On the top of any ad ns	ace is needed, copy th	ne Part you need, fill it ou	t, number th	e entries in
o to Part 2.  Tour priority unsecured count type of claim it is. If a claim the claims in alphabetical one than one creditor holds	claims. If a creditor has m has both priority and r I order according to the s a particular claim, list t	more than one priority unsonpriority amounts, list the creditor's name. If you have the other creditors in Part	at claim here and show to be more than two priority 3.	ooth priority and nonpriority	amounts. As i	much as
ianation of each type of cla	airi, see tile ilistructions		IOH DOORIEL.)	Total claim	•	Nonpriority amount
1 only 2 only 1 and Debtor 2 only one of the debtors and and	19101 Zip Code	When was the debt inco As of the date you file, Contingent Unliquidated Disputed Type of PRIORITY unse Domestic support of Taxes and certain oth	the claim is: Check all the claim is: Check all the claim:  cured claim:  bligations  are debts you owe the go	vernment	\$1,400.00	\$0.00
	Ann First Name  First Name  First Name  The E/F: Crec  The E/F: Cr	Ann Middle Name  First Name Middle Name  First Name Middle Name  Northern  Perm 106E/F  Ie E/F: Creditors Who  And accurate as possible. Use Part 1 for credit cutory contracts or unexpired leases that could schedule G: Executory Contracts and Unexpired left. Attach the Continuation Page to this page left. Attach the	Ann	Ann M Green First Name Middle Name Last Name  Northern District of Illinois (State)  DOFF CREDITORS Who Have Unsecured Claims and Part 2 for creditory contracts or unexpired leases that could result in a claim. Also list executory contracts Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not inclue actually the Continuation Page to this page. On the top of any additional pages, write the left. Attach the Continuation Page to this page. On the top of any additional pages, write the claims have priority unsecured claims against you?  To Part 2.  To ur priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor's name. If you have more than two priority ore than one creditor holds a particular claim, list the other creditors in Part 3.  To the Part 2.  To ur priority unsecured claims, see the instructions for this form in the instruction booklet.)  The claims in alphabetical order according to the creditor's name. If you have more than two priority ore than one creditor holds a particular claim, list the other creditors in Part 3.  The court of the claim is a particular claim, list the other creditors in Part 3.  The court of the creditor's name and the count number when we was the debt incurred?  As of the date you file, the claim is: Check all the count of the creditor's name. If you have more than two priority and particular claim, list the other creditors in Part 3.  The priority unsecured claim is: Check all the count of the creditor's name and the claim is: Check all the count of the claim is: Check all the co	Ann M Green First Name Middle Name Last Name  Northern District of Illinois (State)    Che   Che   Che   Che   Che   Che	Ann

Filed 0241-0/16 Entered 02/10/16 1/18:15:59 Desc Main Case 16-04154 MDoc 1 Debtor 1 Ann Documernt Page 24 of 84 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 1ST FINL INVSTMNT FUND \$708.00 Last 4 digits of account number 5802 Nonpriority Creditor's Name 3091 GOVERNORS LAKE DR When was the debt incurred? 7/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **PEACHTREE** Georgia 30071 Unliquidated **CORNERS** Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ◪ Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 1ST FINL INVSTMNT FUND \$221.00 3165 Last 4 digits of account number Nonpriority Creditor's Name 3091 GOVERNORS LAKE DR When was the debt incurred? 9/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent PEACHTREE Georgia 30071 Unliquidated **CORNERS** Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes Yes 4.3 ACCOUNTS RECEIVABLE MA \$646.00 Last 4 digits of account number 9479 Nonpriority Creditor's Name PO Box 4115 When was the debt incurred? 8/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent Concord California 94524 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Is the claim subject to offset? **✓** No Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.4	AMERICA'S FI	Last 4 digits of account number 7414	\$646.00		
	Nonpriority Creditor's Name 2 W. MADISON ST. SUITE 200	When was the debt incurred? 10/1/2009			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	OAK PARK Illinois 60302	Contingent			
	City State Zip Code  Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				
4.5	ATG CREDIT	— Last 4 digits of account number 7952	\$439.00		
	Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2	When was the debt incurred? 12/1/2011			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	CHICAGO Illinois 60622	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.  Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify			
	✓ No				
	Yes				
4.6	ATG CREDIT	Last 4 digits of account number 9206	\$82.00		
	Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2	When was the debt incurred? 2/1/2012			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	CHICAGO Illinois 60622	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.  Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	No				
	□ Vos				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CCI Nonpriority Creditor's Name 501 Greene Street # 302	Last 4 digits of account number 2890 When was the debt incurred? 3/1/2012	\$751.00
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	Augusta Georgia 30901 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.8	Nonpriority Creditor's Name 1733 WASHINGTON ST STE 2 Number Street  WAUKEGAN Illinois 60085	Last 4 digits of account number 2646  When was the debt incurred? 9/1/2013  As of the date you file, the claim is: Check all that apply.  Contingent	\$660.00
	City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	
4.9	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.	\$7,000.00
	Chicago Illinois 60602 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	Commonwealth Edison Nonpriority Creditor's Name	Last 4 digits of account number	\$600.00
	ATTN: Bankruptcy Department: 2100 Swift Drive	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	0.1.5	Contingent	
	Oak Brook         Illinois         60523           City         State         Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.11	CREDITORS DISCOUNT & A Nonpriority Creditor's Name	Last 4 digits of account number7611	\$316.00
	415 E MAÍN ST	When was the debt incurred? 11/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	STREATOR Illinois 61364 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.12	CREDITORS DISCOUNT & A Nonpriority Creditor's Name	Last 4 digits of account number 0008	\$265.00
	415 E MAIN ST	When was the debt incurred? 2/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	STREATOR Illinois 61364	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

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RS DISCOUNT & A Creditor's Name I ST Street	Last 4 digits of account number 0514  When was the debt incurred? 1/1/2010  As of the date you file, the claim is: Check all that apply.  Contingent	\$265.00	
R Illinois 61364 State Zip Code red the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a community debt n subject to offset?	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify		
Creditor's Name 3 Street  /ILLE Florida 32255 State Zip Code red the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a community debt in subject to offset?	Last 4 digits of account number 5264  When was the debt incurred? 4/1/2013  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$1,110.00	
Creditor's Name PKWY Street  Indiana 46037 State Zip Code red the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a community debt in subject to offset?	Last 4 digits of account number	\$0.00	
	RS DISCOUNT & A Creditor's Name IST Street  R Illinois 61364 State Zip Code red the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a community debt in subject to offset?  ED Creditor's Name 3 Street  VILLE Florida 32255 State Zip Code red the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a community debt in subject to offset?  M Creditor's Name PKWY Street  Indiana 46037 State Zip Code red the debt? Check one. 1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a community debt in subject to offset?	Last 4 digits of account number	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Total claim				
ENHANCED RECOVERY CO L   Nonpriority Creditor's Name     8014 BAYBERRY RD     Number   Street	Last 4 digits of account number	\$1,531.00		
A.17 GET IT NOW  Nonpriority Creditor's Name 5501 Headquarters Drive  Number Street  Plano Texas 75024  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Last 4 digits of account number 1938  When was the debt incurred? 5/1/2008  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	\$0.00		
IL Secretary of State   Nonpriority Creditor's Name   2701 S. Dirksen Parkway   Number   Street	Last 4 digits of account number  When was the debt incurred?	\$1.00		

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	First Na	ame	Middle Name	Documetnt et not the contract of the contract	Page 30 of 84			
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.						Total claim		
		COLLECTION SE		Last 4	I digits of account number	4472		\$4,361.00

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
ILLINOIS COLLECTION SE		Last 4 digits of account number 4472  When was the debt incurred? 8/1/2014  As of the date you file, the claim is: Check all that apply.  Contingent	\$4,361.00	
TINLEY PARK Illinois City State  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and and  ☐ Check if this claim relates to a color of the claim subject to offset?  ✓ No  ☐ Yes	ither	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify		
ILLINOIS COLLECTION SE     Nonpriority Creditor's Name     8231 185TH ST STE 100     Number   Street	ither	Last 4 digits of account number	\$1,425.00	
ILLINOIS COLLECTION SE     Nonpriority Creditor's Name     8231 185TH ST STE 100     Number   Street	ither	Last 4 digits of account number	\$644.00	

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After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.22   ILLINOIS COLLECTION SE     Nonpriority Creditor's Name     8231 185TH ST STE 100     Number Street	Last 4 digits of account number	\$613.00		
ILLINOIS COLLECTION SE     Nonpriority Creditor's Name     8231 185TH ST STE 100     Number   Street	Last 4 digits of account number	\$342.00		
ILLINOIS COLLECTION SE     Nonpriority Creditor's Name     8231 185TH ST STE 100     Number Street	Last 4 digits of account number	\$188.00		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

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ILLINOIS COLLECTION SE   Nonpriority Creditor's Name   8231 185TH ST STE 100   Number Street	Last 4 digits of account number 0620  When was the debt incurred? 1/1/2013  As of the date you file, the claim is: Check all that apply.	\$149.00			
TINLEY PARK Illinois 60487 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	<ul> <li>Contingent</li> <li>Unliquidated</li> <li>Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>✓ Other. Specify</li> </ul>				
ILLINOIS COLLECTION SE	Last 4 digits of account number 0621  When was the debt incurred? 1/1/2013  As of the date you file, the claim is: Check all that apply.  Contingent	\$126.00			
City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify				
4.27 ILLINOIS COLLECTION SE Nonpriority Creditor's Name 8231 185TH ST STE 100 Number Street	Last 4 digits of account number 9809  When was the debt incurred? 2/1/2013  As of the date you file, the claim is: Check all that apply.	\$82.00			
TINLEY PARK Illinois 60487 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  ☐ Yes					

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.28	Illinois Tollway	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name 2700 Ogden Ave	<u>———</u>	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove Illinois 60515	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	Check if this claim relates to a community debt	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No	Culor. Speeding	
	☐ Yes		
и 2Q	IRS 1		\$6,262.00
1.20	Nonpriority Creditor's Name	Last 4 digits of account number	ψ0,202.00
	PO Box 7346 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Philadelphia Pennsylvania 19101	Contingent	
	PhiladelphiaPennsylvania19101CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.30	JEFFERSON CAPITAL SYST Nonpriority Creditor's Name	Last 4 digits of account number1003	\$4,114.00
	16 MCLELAND RD	When was the debt incurred? 8/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAINT CLOUD Minnesota 56303	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.31	JVDB ASC Nonpriority Creditor's Name PO Box 5718 Number Street  Elgin Illinois 60121	Last 4 digits of account number 6840  When was the debt incurred? 11/1/2013  As of the date you file, the claim is: Check all that apply.  Contingent	\$3,672.00
	City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
4.32	JVDB ASC Nonpriority Creditor's Name PO Box 5718 Number Street  Elgin Illinois 60121 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 9411  When was the debt incurred? 11/1/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$0.00
4.33	M3 Financial Services Nonpriority Creditor's Name 10330 Roosevelt Rd #200 Number Street  Westchester Illinois 60154	Last 4 digits of account number 1250  When was the debt incurred? 6/1/2012  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated	\$26.00
	City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No	Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	

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	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.34	After listing any entries on this page, number them beginning of MBB  Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403  Number Street  PARK RIDGE Illinois 60068  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	with 4.5, followed by 4.6, and so forth.  Last 4 digits of account number	\$475.00
4.35	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street  PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number	\$200.00
4.36	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street  PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 3206  When was the debt incurred? 8/1/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	\$200.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
After listing any entries on this page, number them beginning  MERCHANTS CREDIT GUIDE  Nonpriority Creditor's Name 223 W JACKSON BLVD # 700  Number Street  Chicago Illinois 60606  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes  MERCHANTS CREDIT GUIDE	Last 4 digits of account number	\$163.00
Nonpriority Creditor's Name   223 W JACKSON BLVD # 700	Last 4 digits of account number	\$140.00
NORTHWEST COLLECTORS   Nonpriority Creditor's Name 3601 ALGONQUIN RD STE 23     Number   Street	Last 4 digits of account number 3647  When was the debt incurred? 12/1/2012  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$711.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.40	PEOPLES ENGY Nonpriority Creditor's Name 200 EAST RANDOLPH Number Street  CHICAGO Illinois 60601 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number5516  When was the debt incurred?10/1/2009  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	\$0.00
4.41	SLM FINANCIAL CORP Nonpriority Creditor's Name 1002 ARTHUR DR Number Street  LYNN HAVEN Florida 32444 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$0.00
4.42	STANISCCONTR Nonpriority Creditor's Name 914 14TH ST POB 480 Number Street  MODESTO California 95353 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$607.00

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	Total claim		
4.43	STANISCCONTR	Last 4 digits of account number 41N1	\$580.00
	Nonpriority Creditor's Name 914 14TH ST POB 480	When was the debt incurred? 3/1/2012	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.  Contingent	
	MODESTO California 95353		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.44	STANISCCONTR	Last 4 digits of account number 75N1	\$388.00
	Nonpriority Creditor's Name 914 14TH ST POB 480	When was the debt incurred? 3/1/2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MODESTO California 95353	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.45	STANISCCONTR Newspirists Creditate Newsp	Last 4 digits of account number 69N1	\$388.00
	Nonpriority Creditor's Name 914 14TH ST POB 480	When was the debt incurred? 2/1/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	MODESTO California 95353	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	☐ Yes		

Debtor 1 Ann Case 16-04154 MDoc 1 Filed 0261-0/16 Entered 02/41-0/16 (18-8-4)5:59 Desc Main First Name Document Page 39 of 84

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
After listing any entries on this page, number them beginning  4.46 STANISCCONTR  Nonpriority Creditor's Name 914 14TH ST POB 480  Number Street  MODESTO California 95353  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$264.00
Is the claim subject to offset?  No  Yes	Other. Specify	
A.47 STATE COLLS Nonpriority Creditor's Name PO BOX 6250 Number Street  MADISON Wisconsin 53701 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number 2782  When was the debt incurred? 4/1/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	\$185.00
State Farm Insurance   Nonpriority Creditor's Name   1 State Farm Plaza   Number   Street	Last 4 digits of account number  When was the debt incurred?	\$1.00

Debtor 1 Ann Case 16-04154 MDoc 1 Filed 026160/16 Entered 02/41/0/166/188/15:59 Desc Main

| Ann Case 16-04154 MDoc 1 Filed 02/41/0/16 Entered 02/41/0/166/188/15:59 Desc Main

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.49 U S DEPT OF ED/GSL/ATL \$907.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 4/1/2009 Street Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only **~** Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.50 WI ELECTRIC \$0.00 Last 4 digits of account number 0983 Nonpriority Creditor's Name 333 W EVÉRETT POB 2046 When was the debt incurred? 7/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MILWAUKEE** Wisconsin 53201 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims

 $\overline{\mathbf{A}}$ 

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes

Filed 02<u>¢1-0/16 Entered</u> 02/410/41.6 /1.8/415:<u>59 Desc Main</u> Document Page 41 of 84 Debt That You Already Listed 

alts. List Others	s to be Notified	About a Debt Th	at 100 Alleady Listed
collection agenc agency here. Sim	y is trying to collect ilarly, if you have me	from you for a debt ore than one credito	Let your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you lebts in Parts 1 or 2, do not fill out or submit this page.
HARRIS & HARR Name	RIS LTD		On which entry in Part 1 or Part 2 did you list the original creditor?
111 W JACKSON	BLVD S-400		Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	et		Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	<del></del>

Debtor 1 Ann Case 16-04154 MDoc 1 Filed 026160/16 Entered 02/61/0/166 (1/18):15:59 Desc Main
First Name Document Plane Page 42 of 84

Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159.  Add the amounts for each type of unsecured claim.								
				Total claims				
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00				
	6b.	Taxes and certain other debts you owe the	6b.	\$1,400.00				
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e.	Total. Add lines 6a through 6d.	6e.	\$1,400.00				
				Total claims				
Total claims from Part 2	6f.	Student loans	6f.	\$907.00				
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$43,547.00				
	6j.	Total. Add lines 6f through 6i.	6j.	\$44,454.00				

	Case 16-04154	Doc 1 Filed (	02/10/16 Entere	<u>d 02/1</u> 0/16 18:15:59	Desc Main
Fill in this inforr	nation to identify your case:		J.		
Debtor 1	Ann	М	Green		
	First Name	Middle Name	Last Name		
Debtor 2	<u> </u>				
(Spouse, if filing	g) First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)	-				
,					Check if this is a
Official	Form 106G				amended filing
Schedu	le G: Executo	ry Contracts	and Unexpire	ed Leases	12/19
•	d, copy the additional pag		• •	equally responsible for supply s page. On the top of any additi	ing correct information. If more onal pages, write your name and
1. Do you h	ave any executory co	ontracts or unexpire	d leases?		
✓ No. Che	eck this box and file this form	with the court with your oth	er schedules. You have noth	ing else to report on this form.	
Yes. Fill	in all of the information belo	w even if the contracts or le	eases are listed on Schedule	e A/B: Property (Official Form 106A	/B).
2. List separa	itely each person or comp	any with whom you have	the contract or lease. The	e A/B: Property (Official Form 106A en state what each contract or le examples of executory contracts an	ase is for (for example, rent,
List separa vehicle lease	itely each person or comp	any with whom you have tructions for this form in the	the contract or lease. The instruction booklet for more	n state what each contract or le	ase is for (for example, rent, d unexpired leases.

	Case 16-0415	1 Doc 1 Filed (	02/10/16 Entere	<u>2d 02/1</u> 0/16 18:15:59	Desc Main
Fill in this infor	mation to identify your case			0/10 10.13.33	Desc Main
Debtor 1	Ann First Name	M Middle Name	Green Last Name		
Debtor 2 (Spouse, if filin		Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
	Form 106H				Check if this is a amended filing
	le H: Your Co	odebtors			12/1
1. Do you ha		u are filing a joint case, do no	t list either spouse as a coc	debtor.)	
Louisiana, No. (	Nevada, New Mexico, Pue Go to line 3.	ived in a community proper erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.)	mmunity property states and territo	o <i>rie</i> s include Arizona, California, Idaho,
	Yes. In which community s	tate or territory did you live?		_ Fill in the name and current addr	ess of that person.
	Name of your spouse, for	ormer spouse, or legal equival	ent		
	Number Street				
	City	State	Zip Code	1	
as a code	btor only if that person i	s a guarantor or cosigner. I	Make sure you have liste		st the person shown in line 2 again Official Form 106D), <i>Schedule E/F</i> Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in	n this information to ide	ntify your case:		0/16 1	8:15:59 Desc Main	
			•	73 01 07		
Debto	or 1 Ann First Name	M Middle Name	Green			
<b>5</b>		Middle Name	Last Name		Check if this is:	
Debto (Spou	se, if filing) First Name	Middle Name	Last Name		An amended filing	
(Ороа	oo, ii iiiiig) Fiist Name	Mildule Name	Lastinaine		<b>=</b>	notition abouter 12
	d States Bankruptcy Court for t	he: Northern	District of Illinois (State)		A supplement showing post expenses as of the following	
Case (If know	number wn)				MM / DD / YYYY	
)ffi	cial Form 106l					
3ch	nedule I: Your I	ncome				12/15
ages		case number (if known).	Answer every qu		form. On the top of any a	iduitional
	1. Fill in your employmen	t	Debtor 1		Debtor 2	
	information.	Employment status				
	If you have more than one job,		☑ Employed ✓ Not Employed		Employed  Not Employed	
	attach a separate page v information about additio	0	Not Employed		I Not Employed	
	employers.	Employer's name				
	Include part time, seasor	nal, <b>Employer's address</b>				
	or self-employed work.	Employer 5 dadress	Number Street		Number Street	
	Occupation may include				_	
	student or homemaker, if it applie	9S.			_	
			City	State Zip Code	City State	Zip Code
		How long employed there	e?			
Part	2: Give Details Abo	ut Monthly Income				
	mate monthly income as of separated.	the date you file this form. If you	u have nothing to report	for any line, write \$0 in the	e space. Include your non-filing spo	ouse unless you
ares	•		ne the information for all	employers for that person o	on the lines below. If you need more	e space, attach
If you		e more than one employer, combin				
If you	u or your non-filing spouse have parate sheet to this form.	e more than one employer, combin		For Debtor 1	For Debtor 2 or non-filing spouse	
If you a sep	parate sheet to this form.  List monthly gross wages,	e more than one employer, combin salary, and commissions (before y, calculate what the monthly wage	e all payroll 2.	For Debtor 1 \$1,879.80		

4. Calculate gross income. Add line 2 + line 3.

\$1,879.80

Filed 02/140/16 Entered @241.0/116 128:115:59 Desc Main Debtor 1 Ann Documentame Page 46 of 84 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$1,879.80 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$321.99 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. + \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$321.99 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,557.81 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. 8c. 8d. Unemployment compensation \$0.00 8d. 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$0.00 Specify: 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1.557.81 \$1.557.81 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,557.81 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No Yes. Explain:

Case 16-04154 M Doc 1

	Case 16-041		L02/10/16 Entered	02/10/16 18:15:59	Desc Mai	in
Fill in this info	ormation to identify your o	ase:	U			
Debtor 1	Ann	М	Green			
	First Name	Middle Name	Last Name			
Debtor 2	ing) =:	\$ 6° 1 11   \$ 1		Check if this is:		
(Spouse, II III	ing) First Name	Middle Name	Last Name	An amended fili	ing	
United States	s Bankruptcy Court for the	: Northern	District of Illinois		showing post-petiti	
Casa numba	_		(State)	expenses as of	the following date:	:
Case number (If known)	·			 MM / DD / YYY		
Schedu Be as comple information. I		ssible. If two married people		qually responsible for supplyi ditional pages, write your nan		12/15 nber
	scribe Your House	hold				
1. Is this a jo	oint case?					
✓ No. 0	Go to line 2					
Yes.	Does Debtor 2 live in a	separate household?				
	No					
	Yes Debtor 2 must	file Official Forms 106 I-2 Ex	penses for Separate Household o	of Debtor 2		
2 Do you be			onico for coparato ricaconora c	n Doblor E.		
-	ave dependents?		·			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information to each dependent	Dependent's relations Debtor 1 or Debtor 2	hip to Dependent's age	Does deper with you?	ndent live
•	•	No Yes	···	-g-	, ,	
Part 2: Es	timate Your Ongoir	ng Monthly Expenses				
-	s of a date after the bar		·	a supplement in a Chapter 13 eck the box at the top of the fo		)
		n-cash government assistar d it on <i>Schedule I: Your Inc</i> o	nce if you know the value of ome (Official Form B 106l.)		Y	our expenses
	al or home ownership e for the ground or lot. 4.	expenses for your residence	. Include first mortgage payment	s and	4.	\$800.00
If not in	cluded in line 4:					
4a. Real	estate taxes				4a	\$0.00
4b. Prop	erty, homeowner's, or rer	nter's insurance			4b.	\$27.00
4c. Home	e maintenance, repair, and	d upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Document Page 46 01 84		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:	-	
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$40.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$100.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$20.00
10. Personal care products and services	10.	\$10.00
11. Medical and dental expenses	11.	\$10.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$50.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	.0	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	· · · · · · · · · · · · · · · · · · ·
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes 20b.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses 20d.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1 Ann	Case 16-04154		Filed 02¢1e0/16	<u>Entered</u> @24410/116/118415	i: <u>59 Des</u>	<u>c Main</u>
First N	lame	Middle Name	Documetht <sup>me</sup>	Page 49 of 84		
21. Other. Spec	ify:			G	21	\$0.00
22. Calculate y	our monthly expenses.					\$1,207.00
22a. Add line	es 4 through 21.					\$0.00
22b. Copy lii	ne 22 (monthly expenses for	Debtor 2), if ar	ny, from Official Form 106J	-2		\$1,207.00
22c. Add line	e 22a and 22b. The result is	your monthly ex	rpenses.		22.	
23. Calculate y	our monthly net income.					
23a. Copy lii	ne 12 (your combined month	nly income) fron	n Schedule I.		23a	\$1,557.81
23b. Copy yo	our monthly expenses from li	ne 22 above.			23b	\$1,207.00
	t your monthly expenses from		income.			\$350.81
The re	sult is your monthly net inco	me.			23c	
24. Do you exp	ect an increase or decrea	se in your exp	penses within the year aft	er you file this form?		
	le, do you expect to finish pa payment to increase or decre	, , ,				
<b>✓</b> No						
Yes						
	Explain here:					

	Case 16-04154	4 Doc 1 Filed 02	2/10/16 Enter	ed 02/10/16 18:15:59	Desc Main
Fill in this infor	mation to identify your case			0/10 10:13:33	Desc Main
Debtor 1	Ann First Name	M Middle Name	Green Last Name		
Debtor 2 (Spouse, if filin		Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		
Official	Form 106De	<u> </u>			Check if this is a amended filing
Declara	tion About ar	n Individual De	btor's Sche	dules	12/1
You must file tl property by fra	his form whenever you fi and in connection with a l		amended schedules. N	Making a false statement, conceali	ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
1519, and 3571.  Part 1: Sign	n Below				
Did you p	pay or agree to pay some	one who is NOT an attorney	to help you fill out ban	nkruptcy forms?	
<b>✓</b> No					
Yes.	Name of person		Attach Bankrupte Signature (Officia	cy Petition Preparer's Notice, Declar al Form 119).	ation, and
	nalty of perjury, I declare are true and correct.	that I have read the summa	ry and schedules filed	with this declaration and	
🗶 /s/ Ann G	Green		×		
Signature	of Debtor 1		Signa	ature of Debtor 2	_
Date <u>2/11</u>	/ <b>/2016</b> //DD/YYYY		Date	MM/DD/YYYY	

Fill	in this infor	Case 16-0415 mation to identify your case		Filed 02/10/16	Entered 02/	10/16 18:15:59	Desc Main
	otor 1	Ann	М	Green			
Del	otor 2	First Name	Middle	Name Last Na	me		
		g) First Name	Middle	Name Last Na	me		
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illin	nois ate)		
	se number nown)			(0.			
Of	ficial	Form 107				_	Check if this is a amended filing
			ial Affairs	for Individua	als Filina	for Bankrupt	CV 12/1
spac	e is neede	d, attach a separate she	eet to this form. Or		l pages, write you		ring correct information. If more er (if known). Answer every question
1.	What is	your current marital st	atus?				
		rried t married					
2.	During	the last 3 years, have yo	ou lived anywhere	other than where you live	now?		
	✓ No Yes		lived in the last 3 ye	ars. Do not include where yo	ou live now.		
	Del	otor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as D	Pebtor 1	Same as Debtor 1
	Nur	mber Street		- From	Number Stree	et	From
				To			To
	City	y State	Zip Code	_	City	State Zip C	ode
			·		Same as D	-	Same as Debtor 1
	Nur	mber Street		From	Number Stree	et	From
				To			To
	City	y State	Zip Code	_	City	State Zip C	ode
3.	territories  No	include Arizona, California	a, Idaho, Louisiana,	Nevada, New Mexico, Puer			(Community property states and
	Yes. N	Make sure you fill out Sche	edule H: Your Codel	otors (Official Form 106H).			

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Part 2: Explain the Sources of Your Income

4.	Fill in the total amount of income you received f	nt or from operating a business during this year or the two previous calendar years?  from all jobs and all businesses, including part-time ave income that you receive together, list it only once under Debtor 1.							
		Debtor 1		Debtor 2					
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$1543.00	Wages, commissions, bonuses, tips Operating a business					
	For last calendar year: (January 1 to December 31, 2015 )  YYYY	✓ Wages, commissions, bonuses, tips  Operating a business	\$17395.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business					
	For the calendar year before that: (January 1 to December 31, 2014 )  YYYY	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$13725.00	☐ Wages, commissions, bonuses, tips☐ Operating a business					
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together,  List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.					
		Debtor 1		Debtor 2					
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)				
	From January 1 of current year until the date you filed for bankruptcy:								
	For last calendar year: (January 1 to December 31,								
	For the calendar year before that: (January 1 to December 31,								

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Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	er Debtor 1's o	r Debtor 2's d	ebts primarily con	sumer debts?				
No.	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
	During the 90 o	days before you	ı filed for bankruptcy,	, did you pay any creditor	a total of \$6,225* or more?			
	No. Go to	line 7.						
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.							
✓ Yes.	. Debtor 1 or D	ebtor 2 or bo	th have primarily o	consumer debts.				
	During the 90 o	days before you	ı filed for bankruptcy,	, did you pay any creditor	a total of \$600 or more?			
	✓ No. Go to	line 7.						
	that	t creditor. Do no	ot include payments		e and the total amount you p ligations, such as child supp nkruptcy case.			
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for	
Cre	editor's Name					-	Mortgage	
Nu	ımber Street						Car Credit card	
	difficer officer						Loan repayment	
							Suppliers or	
Cit	ty	State	Zip Code				vendors Other	
	anditania Niana				-		Mortgage	
Cr	editor's Name						Car	
Nu	umber Street		_				Credit card	
_							Loan repayment	
Cit	ty	State	Zip Code				Suppliers or vendors	
							Other	
Cre	editor's Name						Mortgage	
Nu	ımber Street						Car Credit card	
							Loan repayment	
_							Suppliers or	
Cit	ty	State	Zip Code				vendors	

Case 16-04154 MDoc 1 Debtor 1 Document Page 54 of 84 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Ann Case 16-04154 MDoc 1 Filed 026160/16 Entered 02/41-0/166/168-vi-15:59 Desc Main

Document Page 55 of 84 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. City State Zip Code Property was garnished. Property was attached, seized, or levied. Describe the property Date Value of the

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed.

Property was garnished.

Property was attached, seized, or levied.

property

Deb			<u>d 0241-0/16 Entered 02/10/116 /1.8:115:</u> ccument Page 56 of 84	59 Desc	<u>Main</u>
11.		nin 90 days before you filed for bankruptcy, did any bunts or refuse to make a payment because you owe No Yes. Fill in the details.	creditor, including a bank or financial institution, set of	f any amounts fr	om your
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street  City State Zip Code	Last 4 digits of account number: XXXX-		
12.			f your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
	<b>✓</b>	No Yes			
Part	t 5:	ist Certain Gifts and Contributions			
13.	Wit	hin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per p	person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Person to Whom You Gave the Gift  Number Street			
		Number Street  City State Zip Code			
		Number Street  City State Zip Code  Person's relationship to you			
		Number Street  City State Zip Code  Person's relationship to you  Person to Whom You Gave the Gift			

		1 list ranie	Dividue Name	ocument Page 57 of 84		
14.	Witl	nin 2 years before you file		give any gifts or contributions with a total value of mor	re than \$600 to ar	y charity?
		No Yes. Fill in the details for ea	ach aift or contribution			
	ш		-			
		Gifts with a total value of per person	f more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		-		
				-		
		Number Street		-		
		City State	Zip Code	-		
Part	6:	List Certain Losses				
15.		in 1 year before you filed bling?	for bankruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	_	-				
	넴	No Yes. Fill in the details.				
	Ц	Describe the property yo	u lost and	Describe any insurance coverage for the loss	Date of your	Value of property lost
		how the loss occurred	- 1001 G.10	Include the amount that insurance has paid. List pending	loss	тана от рторону пост
				insurance claims on line 33 of Schedule A/B: Property.		
					J	
Pari	7.	List Certain Payments	s or Transfers			
	Inclu	ing bankruptcy or prepari de any attorneys, bankruptcy No		fit counseling agencies for services required in your bankrupto	су.	
	$ lap{}$	Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Comrad Low Firm	2/3/2016	\$350.00
		Person Who Was Paid		Semrad Law Firm - 350.00	2/0/2010	φοσσ.σσ
		20 South Clark Street 28th	Floor	-		
		Number Street		_		
		Chicago Illinoi	is 60606			
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payr	ment, if Not You			
		Person Who Was Paid		-		
		Number Street		-		
				-		
		City State	Zip Code	-		
		Email or website address		-		
		Person Who Made the Payr	ment, if Not You	-		
			-,			

	First Name	Middle Name	Document Pa	age 58 of 8	4			
you	hin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer t	ake payments to	your creditors?	on your behalf pa	ay or transfer any <sub>l</sub>	property to anyo	ne who	promised to he
<b>✓</b>	No Yes. Fill in the details.							
			Description and va	alue of any prope	erty transferred	Date payment or transfer was made	Amou	int of payment
	Person Who Was Paid							
	Number Street							
	City State	Zip Code						
✓ □	sfers that you have already listed on No Yes. Fill in the details.	and statement.	Description and va	alue of any		property or paym		Date transfe
			property transferre	ed	received or de	ebts paid in exch	ange	was made
	Person Who Received Transfer							
	Number Street							
	City State Person's relationship to you	Zip Code						_
	Person Who Received Transfer							
	Number Street							
	City State Person's relationship to you	Zip Code						
	hin 10 years before you filed for ese are often called asset-protection		you transfer any propert	y to a self-settled	d trust or similar de	evice of which yo	u are a	beneficiary?
(iiii 	No Yes. Fill in the details.	r devices.						
ш	res. I iii iii ure detaile.		Description and va	alue of the prope	erty transferred			Date transfe
	Name of trust							

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Debtor 1 Ann Case 16-04154 MDoc 1 Filed 02/16/16 Entered 02/10/16/18/15:59 Desc Main

			Document	Page 59 01 84		
Part 8:	List Certain Financial A	ccounts, Instrur	nents, Safe Dep	osit Boxes, and St	orage Units	

or tra	ansferred? de checking, savings, money	market, or other finan	cial account					
				_			Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Person Who Was Paid		— xxxx	<b>(</b> -		_		
	Number Street		<u> </u>		Bro	kerage		
	City State	Zip Code			U Oth	er		
	Person Who Was Paid		XXXX	ξ-		-		
	Number Street					•		
	City State	Zip Code			Oth	er		
			Who else	had access to it?		Describe the contents	s	Do you still have it?
	Name of Financial Institution	<u> </u>	Name					□ No
	Number Street		Number	Street				Yes
	City State	Zip Code	City	State	Zip Code			
Have	you stored property in a s	torage unit or place	other than	your home within	1 year before y	ou filed for bankruptcy	?	
<b>✓</b> 1	No							
_			Who else	had access to it?		Describe the contents	s	Do you still have it?
	Name of Storage Facility		Name					□ No
	Number Street		Number	Street				Yes
	Do yo valua	or transferred? Include checking, savings, money cooperatives, associations, and of volume and of volume and of volume and of volume and volume	or transferred? Include checking, savings, money market, or other finan cooperatives, associations, and other financial institution  ✓ No  Yes. Fill in the details.  Person Who Was Paid  Number Street  City State Zip Code  Person Who Was Paid  Number Street  City State Zip Code  Do you now have, or did you have within 1 year bef valuables?  ✓ No  Yes. Fill in the details.  Name of Financial Institution  Number Street  City State Zip Code  Have you stored property in a storage unit or place  ✓ No  Yes. Fill in the details.	or transferred? Include checking, savings, money market, or other financial account cooperatives, associations, and other financial institutions.   No Yes. Fill in the details.    Last number   Street	or transferred? Include checking, savings, money market, or other financial accounts; certificates of depo cooperatives, associations, and other financial institutions.  No Nesserial in the details.  Last 4 digits of account number  XXXX-  Person Who Was Paid  Number Street  City State Zip Code  Person Who Was Paid  Number Street  City State Zip Code  Do you now have, or did you have within 1 year before you filed for bankruptcy, avaluables?  No Yes. Fill in the details.  Who else had access to it?  Name of Financial Institution  Name  Number Street  City State Zip Code City State  Who else had access to it?  No Yes. Fill in the details.  Who else had access to it?  No Yes. Fill in the details.  Who else had access to it?	or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in bar cooperatives, associations, and other financial institutions.    No	or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, broker cooperatives, associations, and other financial institutions.    No	Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pensicooperatives, associations, and other financial institutions.    No

Part 9:	Identify Property You Hold or Control	ol for Someone Else		
23. D	o you hold or control any property that someon	ne else owns? Include any property you bor	owed from, are storing for, or hold in tru	ust for someone.
V	<b>✓</b> No			
	Yes. Fill in the details.			
		Where is the property?	Describe the contents	Value
	Owner's Name	Number Street	_	
	Owners name	Number Street		
	Number Street	City State Zip Code	_	
	City State Zip Code	_		
	City State Zip Code			
Part 10	Give Details About Environmental II	nformation		
For the	e purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or loca	al statute or regulation concerning pollution, con	amination, releases of	
	hazardous or toxic substances, wastes, or material		er, or other medium,	
	including statutes or regulations controlling the clea	·		
	Site means any location, facility, or property as define or used to own, operate, or utilize it, including dispo	•	w own, operate, or utilize it	
	or accarte orrin, operato, or aniizo it, including alope			
	Hazardous material means anything an environmen		culpetance	
•	Hazardous material means anything an environmentoxic substance, hazardous material, pollutant, cont	ntal law defines as a hazardous waste, hazardous	substance,	
	toxic substance, hazardous material, pollutant, cont	ntal law defines as a hazardous waste, hazardous taminant, or similar term.	substance,	
	, ,	ntal law defines as a hazardous waste, hazardous taminant, or similar term.	substance,	
Report	toxic substance, hazardous material, pollutant, cont	ntal law defines as a hazardous waste, hazardous taminant, or similar term. w about, regardless of when they occurred.		
Report	toxic substance, hazardous material, pollutant, cont	ntal law defines as a hazardous waste, hazardous taminant, or similar term. w about, regardless of when they occurred.		
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you	ntal law defines as a hazardous waste, hazardous taminant, or similar term. w about, regardless of when they occurred.		
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No	ntal law defines as a hazardous waste, hazardous taminant, or similar term. w about, regardless of when they occurred.		Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No	ntal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site	ntal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.	ntal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street	ntal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code	tal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street	tal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you  No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  lave you notified any governmental unit of any relationship.	tal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site Number Street  City State Zip Code lave you notified any governmental unit of any re-	tatal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code  release of hazardous material?	Environmental law, if you know it	
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you  No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  lave you notified any governmental unit of any relationship.	tal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code	n violation of an environmental law?	Date of notice
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you  No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  lave you notified any governmental unit of any relationship.	tatal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code  release of hazardous material?	Environmental law, if you know it	
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code lave you notified any governmental unit of any re No Yes. Fill in the details.  Name of site No Yes. Fill in the details.	tatal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Number Street  City State Zip Code  release of hazardous material?  Governmental unit  Governmental unit  Governmental unit	Environmental law, if you know it	
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code lave you notified any governmental unit of any re No Yes. Fill in the details.	chtal law defines as a hazardous waste, hazardous taminant, or similar term.  We about, regardless of when they occurred.  May be liable or potentially liable under or i  Governmental unit  Number Street  City State Zip Code  Telease of hazardous material?	Environmental law, if you know it	
Report	toxic substance, hazardous material, pollutant, cont t all notices, releases, and proceedings that you know las any governmental unit notified you that you No Yes. Fill in the details.  Name of site Number Street  City State Zip Code lave you notified any governmental unit of any re-	tal law defines as a hazardous waste, hazardous taminant, or similar term.  w about, regardless of when they occurred.  may be liable or potentially liable under or i  Governmental unit  Governmental unit  Number Street  City State Zip Code	n violation of an environmental law?	Date of not

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Debtor	1 Ann Case 16-04154 MDoc 1 First Name Middle Name	Filed 02/16/16 Entered 02/16 Document Page 61 of 84	0/11.6/11.8:11.5: <u>59 Desc Main</u>	
26. Ha	ave you been a party in any judicial or administr	ative proceeding under any environmental lav	v? Include settlements and orders.	
<b>∠</b>	No			
	Yes. Fill in the details.	Court or agency	Nature of the case Status of the	
		Court or agency	case	
	Case title		Pending	
		Court Name	On appeal	
		Number Street	Concluded	
	Case number	City State Zip Code		
Part 11	Give Details About Your Business or	Connections to Any Business		
			iin a composition of a construction of	
27. W	ithin 4 years before you filed for bankruptcy, did			
	A sole proprietor or self-employed in a trade,  A member of a limited liability company (LLC)	profession, or other activity, either full-time or par c) or limited liability partnership (LLP)	t-time	
	A partner in a partnership	y or infinited has may partitioning (LLI )		
	An officer, director, or managing executive of			
_	An owner of at least 5% of the voting or equi	ty securities of a corporation		
¥	No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the detai	ls below for each business.		
_	1	Describe the nature of the business	Employer Identification number Do not	
			include Social Security number or ITIN.	
	Business Name		EIN:	
	Number Street	Name of accountant or bookkeeper	Dates business existed	
			From To	
	, , , , , , , , , , , , , , , , , , , ,			
		Describe the nature of the hypinese	Employer Identification number Do not	
		Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.	
	Business Name		EIN:	
	November Chrost		Dates business existed	
	Number Street	Name of accountant or bookkeeper	Dates Dusiness existed	
	City State Zip Code		FromTo	
		Describe the nature of the business	Employer Identification number Do not	
			include Social Security number or ITIN.	
	Business Name		EIN:	
	Number Street	Name of accountant or bookkooper	Dates business existed	
	City Chata 7:- Co-d-	Name of accountant or bookkeeper	From To	
	City State Zip Code		10	

Debtor		<u>d 02ୋ-0/16 Entered </u> 02/4.0/11.6 /11.8%15: <u>59 Desc Main</u> ocument Page 62 of 84
		ive a financial statement to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the details below.	
		Date issued
	Name	MM/DD/YYYY
	Number Street	•
	City State Zip Code	
Part 12	Sign Below	
and	correct. I understand that making a false statement, c	fairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a risonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/11/2016	Date
Did	you attach additional pages to Your Statement of Fina	ancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	No Yes	
Did		ney to help you fill out bankruptcy forms?
Did	Yes	ney to help you fill out bankruptcy forms?  Attach the Bankruptcy Petition Preparer's Notice,

### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

n re	Ann Green		Case No.				
	Debtor		<del></del>	(If known)			
			Chapter	Chapter 13			
1.	DISCLOSURE O  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. year before the filing of the petition in bankruptcy in connection w ith the bankruptcy case is as foll For legal services, I have agreed to accept	P. 2016(b), I certify that I am the a , or agreed to be paid to me, for		nat compensation paid to me within one			
	Prior to the filing of this statement I have receive	d		\$350.00			
	Balance Due			\$3,650.00			
2.	. The source of the compensation paid to me was Debtor	Other (specify)					
3.	. The source of the compensation paid to me is:  Debtor	Other (specify)					
4.	I have not agreed to share the above-disclomembers and associates of my law firm.	sed compensation with any othe	r person unless they are				
	I have agreed to share the above-disclosed members or associates of my law firm. A country the people sharing in the compensation, is	ppy of the agreement, together w					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
	b. Preparation and filing of any petition, so	hedules, statements of affairs a	nd plan which may be required;				
	c. Representation of the debtor at the me	eting of creditors and confirmation	on hearing, and any adjourned hearings ther	eof;			
	d. Representation of the debtor in adversa	ry proceedings and other contes	sted bankruptcy matters;				
6.	. By agreement with the debtor(s), the above-disc	losed fee does not include the fo	ollowing services:				
		CERTIFIC	ATION				
	I certify that the foregoing is a complete statement eedings.	of any agreement or arrangeme	nt for payment to me for representation of th	e debtor(s) in this bankruptcy			
_	2/11/2016		/s/ Michael Spangler 6310219				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

B 203 (12/94)

### UNITED STATES BANKRUPTCY COURT

		Northern District	of Illinois				
In re	Ann Green	TO 1	Case No.				
	Debtor		***************************************	(II known)			
			Chapter	Chapter 13			
	DISCLOSURE C	OF COMPENSATION	OF ATTORNEY FOR D	EBTOR			
1.	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. year before the filing of the petition in bankruptor in connection w ith the bankruptcy case is as for</li> </ul>	r. P. 2016(b), I certify that I am the attor	rnov for the abovenamed debter(a)				
	For legal services, I have agreed to accept			\$4,000.0			
	Prior to the filing of this statement I have receive	ved					
	Balance Due			\$350.0			
2				\$3,650.00			
۷.	. The source of the compensation paid to me was Debtor	S: Other (specify)					
3.	The source of the compensation paid to me is:  Debtor	Other (specify)					
4.	I have not agreed to share the above-disclomembers and associates of my law firm.	osed compensation with any other per	son unless they are				
	I have agreed to share the above-disclosed members or associates of my law firm. A cuthe people sharing in the compensation, is	CODV of the agreement, together with a	r persons who are not list of the names of				
5,	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation	eed to render legal service for all aspi ion, and rendering advice to the debto	ects of the bankruptcy case, including: or in determining whether to file a petition	in bankruptcy;			
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
	d. Representation of the debtor in adversa	ary proceedings and other contested t	pankruptcy matters;				
6.	By agreement with the debtor(s), the above-disc	closed fee does not include the following	ng services:				
				-			
		CERTIFICATIO	N				
l c proced	certify that the foregoing is a complete statement edings.	of any agreement or arrangement for					
				WheEparyle			
	2/3/2016		/s/ Michael Spangler 6310219				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				



# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 4037.00 ; and \$ 77.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 0/3/10
Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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In re:	Green, Ann M	Case No				
_	Debtor(s)	0000110.				
		Chapter.	Chapter13			
VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their kno					
Date:	2/11/2016	/s/ Green, Ann M				
		Green, Ann M				

Signature of Debtor

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , IL 60487

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN 56303

JVDB ASC PO Box 5718 Elgin , IL 60121

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL 32256

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487

DIVERSIFIED POB 551268 JACKSONVILLE , FL 32255

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301

CCI 501 Greene Street # 302 Augusta , GA 30901

NORTHWEST COLLECTORS 3601 ALGONQUIN RD STE 23 ROLLING MEADOWS, IL 60008

1ST FINL INVSTMNT FUND 3091 GOVERNORS LAKE DR PEACHTREE CORNERS , GA 30071

CERTIFIED SERVICES INC 1733 WASHINGTON ST STE 2 WAUKEGAN, IL 60085

ACCOUNTS RECEIVABLE MA PO Box 4115 Concord , CA 94524

AMERICA'S FI 2 W. MADISON ST. SUITE 200 OAK PARK , IL 60302

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , IL 60487

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , IL 60487

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353

STANISCCONTR 914 14TH ST POB 480 MODESTO, CA 95353

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MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE , IL 60068

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622

STANISCCONTR 914 14TH ST POB 480 MODESTO, CA 95353

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR , IL 61364

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR , IL 61364

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR , IL 61364

STANISCCONTR 914 14TH ST POB 480 MODESTO , CA 95353

1ST FINL INVSTMNT FUND 3091 GOVERNORS LAKE DR PEACHTREE CORNERS, GA 30071

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487

STATE COLLS PO BOX 6250 MADISON , WI 53701

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , IL 60487

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606

ILLINOIS COLLECTION SE

8231 185TH ST STE 100

TINLEY PARK, IL 60487

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ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK , IL 60487

M3 Financial Services 10330 Roosevelt Rd #200 Westchester , IL 60154

WI ELECTRIC 333 W EVERETT POB 2046 MILWAUKEE , WI 53201

GET IT NOW 5501 Headquarters Drive Plano , TX 75024

SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN , FL 32444

DPT ED/SLM 11100 USA PKWY FISHERS , IN 46037

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

VALUE AUTO 2734 N CICERO CHICAGO, IL 60639

JVDB ASC PO Box 5718 Elgin , IL 60121

IRS 1 PO Box 7346 Philadelphia , PA 19101

Commonwealth Edison ATTN: Bankruptcy Department: 2100 Swift Drive Oak Brook , IL 60523

Illinois Tollway PO Box 5544 Chicago , IL 60680

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

State Farm Insurance 1 State Farm Plaza Bloomington, IL 61710

IL Secretary of State 2701 S. Dirksen Parkway Springfield , IL 62723

IRS 1 PO Box 7346 Philadelphia , PA 19101

Filed 02/10/16 Entered 02/10/16 18:15:59 Page 80 of 4 number (if known) Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that after any exempt paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative ] Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1-49 18. How many creditors 1,000-5.000 25,001-50,000 V 50-99 do you estimate that 5,001-10,000 50,001-100,000 you owe? 100-199 10,001-25,000 More than 100,000 200-999 **90-\$50,000** <sup>19.</sup> How much do you \$1,000,001-\$10 million \$500,000,001-\$1 billion estimate your assets \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \_\_ \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion 20. How much do you \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion estimate your **У** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Parive Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Ann Green Signature of Debtor 1 Signature of Debtor 2 Executed on 2/3/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Desc Main

Case 16-04154 Doc 1 Filed 02/10/16 Entered 02/10/16 18:15:59 Desc Main Fill in this information to identify your case: Debtor 1 Ann Green First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Official Form 106Dec Check if this is an amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, Partil Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and-correct /s/ Ann Green Signature of Debtor 1 Signature of Debtor 2

Date

MM/DD/YYYY

B

Date 2/3/2016

MM/DD/YYYY

Debtor 1	Ann First Na		6-04154	DOC 1 M Middle Name	Filed 02/10/16  Document	Entered 02/10/16 18:15:59 Page 82 of 84 umber (il known)	Desc Main
28. Wi	28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
M	No Yes. Fi	II in the details	s below.				
Punce	•				Date issued		
	Name				MM/DD/YYYY	The state of the s	
	Numb	er Street	<del>"'''''</del>		**************************************		
•	City		State	Zip Code	The state of the s		
Part 12:	Sign	Below		±W-			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	·	/s/ Ai	nn Green C e of Debtor 1	1 ** &		Signature of Debtor 2	
		Date 2	2/3/2016			Date	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  No  Yes							
Did y	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
Seemen's	√es. Nam	e of person	e sittle e e 1114 issue i muniq missue este e en i			Attach the Bankruptcy Petition Pr Declaration, and Signature (Offic	reparer's Notice, ial Form 119).

Case 16-04154 Doc 1 Filed 02/10/16 Entered 02/10/16 18:15:59 Desc Main Document Page 83 of 84 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

mre:	Green, Ann M	Case No	
	Debtor(s)	Case IVO.	
		Chapter. Chapter13	
	VERIFICA	ATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their kno	wledge.
Date:	2/3/2016	/s/ Green, Ann M	The state of the s
		Green, Ann M Signature of Debtor	

De	btor 1	Ann Case 16-04154 Doc 1 Filed 02/10/16 Entered 02/10/16 18:15:59 Desc Mai	n
16	. Ca	culate the median family income that applies to you. Follow these steps:	
		. Fill in the state in which you live.	
	16b	. Fill in the number of people in your household.	
		Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$49,682.00
17.		v do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	17b. q Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
Par	E) (	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.	Cop	y your total average monthly income from line 11.	\$*A 40° 47
19.		uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$1,465.17
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00
		Subtract line 19a from line 18.	\$1,465.17
20.		ulate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$1,465.17
		Multiply by 12 (the number of months in a year).	x 12
		The result is your current monthly income for the year for this part of the form.	\$17,582.04
		Copy the median family income for your state and size of household from line 16c.	\$49,682.00
21.		do the lines compare?	
	b N r	ine 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment eriod is 3 years. Go to Part 4.	
	☐ L	ine 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The</i> ommitment period is 5 years. Go to Part 4.	
Part	s s	ign Below	
		by signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
	,	X Isl Ann Green X	
		Signature of Debtor 1 Signature of Debtor 2	
		Date 2/3/2016 Date	to Per America
		MM/DD/YYYY MM/DD/YYYY	
	lf If	you checked 17a, do NOT fill out or file Form 122C-2. you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	THE TANK OF THE WAY OF THE TANK OF THE TAN